

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN-SOUTHERN DIVISION-FLINT

IN THE MATTER OF:
Monica Lynn Joshua
Debtor

Case No: 15-30213-DOF
CHAPTER 13 PROCEEDINGS
JUDGE DANIEL OPPERMAN

ATTORNEY: Frego & Associates - The Bankruptcy Law
Office Plc
DATE FILED: 01/28/15
CLAIMS BAR DATE: 05/25/15
CONFIRMATION DATE: 03/17/15

TRUSTEE'S OBJECTION TO CONFIRMATION

First Payment has not posted Plan is unfeasible Payment Order has not been filed

Plan does not meet Best interest test

Plan does not meet Means test: must be a 60 month must pay \$ to unsecured or affidavit required.

DSO Certificate will be required at Confirmation Increase dividend to unsecured creditors to at least 10%

Reconcile net income on schedule J with Plan payment

Amend Plan to provide/clarify treatment for

Amend Plan to pay the following through Trustee's Office

Amend Schedules for the following:

Trustee objects to disposable income and requests verification or amendment to the following budget items:

Trustee objects to the payment of

Exemptions are not

Provide the following to the Trustee by :

Tax Return 60 days of pay stubs titles to: vehicles recorded mortgages
 business's budget amortization schedule for

OCP to state the following:

100% of tax refunds 100% to unsecured creditors

Stay is lifted as to

Plan payments shall increase by \$ in

Other issues Amend SOFA for charitable contributions. Provide proof of charitable contribution. Provide Trustee

with corrected copy of driver's license prior to confirmation

NATURE OF THE PLAN-The Trustee interprets the nature of the Plan to be:

Percentage % to unsecured or months from confirmation-whichever is the greater dividend

Base Plan-completed upon the Trustee receiving \$ 11845.80 in addition to the receipts prior to confirmation.

Estimated % to unsecured is % in months.

Confirmation recommended Yes % in months No

WHEREFORE, unless the above terms are satisfied, the Chapter 13 Trustee requests that this Honorable Court deny confirmation of the Debtor's (s') Plan, dismiss this case, allow an administrative expense of \$100.00 to the Trustee and provide other relief as is just.

/s/ Carl L. Bekofske

Carl L. Bekofske, Standing Chapter 13 Trustee

400 N. Saginaw St. Ste 331., Flint, MI 48502

(810) 238-4675 ECF@flint13.com

P-10645

Diane

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN-SOUTHERN DIVISION-FLINT

IN THE MATTER OF:
Monica Lynn Joshua
Debtor

Case No: 15-30213-DOF
CHAPTER 13 PROCEEDINGS
JUDGE DANIEL OPPERMAN

CERTIFICATE OF SERVICE

I hereby certify that on February 25, 2015, electronically filed the Chapter 13 Trustee's Objection to Confirmation with the Clerk of the Court using the ECF system; which will send notification of such filing to the following:

Frego & Associates - The Bankruptcy Law Office Plc
fregolaw@aol.com

And I hereby certify that I have mailed by United States Postal Service the Paper(s) to the following non-ECF participants:

/s/ Karen Newman
Carl L. Bekofske, Standing Chapter 13 Trustee
400 N. Saginaw St. Ste 331., Flint, MI 48502
(810) 238-4675
Email: ECF@flint13.com

